

1 CLAIMS

- 2 1. An electronic bill presentment and payment system comprising:
- 3 at least one biller system and at least one payor system in communication with a
- 4 payment processing system;
- 5 said payment processing system comprising
- 6 a database including global information relating to said biller system and
- 7 said payor system, and
- 8 an application server for storing at least one modular business object
- 9 containing specified instructions to govern financial transactions between said
- 10 biller system and said payor system based on said global information,
- 11 wherein said application server permits replacement of said business
- 12 object with another modular business object containing other specified
- 13 instructions using the same said global information.
- 14 2. An electronic bill presentment and payment system comprising:
- 15 at least one biller system and at least one payor system in communication with a
- 16 payment processing system;
- 17 said payment processing system comprising
- 18 a database including global information relating to said biller system and
- 19 said payor system, and
- 20 an application server for storing at least one modular business object
- 21 containing specified instructions to modify said global information,

1 wherein said application server permits replacement of said business object with  
2 another modular business object containing other specified instructions for modifying the  
3 same said global information.

4 3. The electronic bill presentment and payment system of claim 1, wherein said  
5 payment processing system is operable to receive invoice data from said biller system  
6 and store said invoice data on said database.

7 4. The electronic bill presentment and payment system of claim 1, wherein said  
8 payment processing system is further operable to permit said payor system and/or said  
9 biller system to select one said business object for execution and to execute said business  
10 object.

11 5. A system as claimed in claim 1, further comprising a business service provider  
12 system in communication with said payment processing system;  
13 said business service provider system configured to provide business processing  
14 services to said biller system and said payor system via said payment processing system.

15 6. A system as claimed in claim 1, wherein said payment processing system is  
16 operable to send an e-mail message to said payor system to alert said payor system of  
17 updated invoice data received from said biller system.

18 7. A system as claimed in claim 1, wherein said payment processing system further  
19 comprises at least one web server, said web server operable to provide said payor system  
20 and/or said biller system access to said at least one business object.

21 8. A system as claimed in claim 1, further comprising a database interface configured  
22 to receive messages from said selected business object in an extensible markup language  
23 format.

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2 9. A system as claimed in claim 8, wherein said database interface is further  
3 configured to structure and generate calls to said database for execution in standard query  
4 language format, based on said extensible markup language formatted messages received  
5 from said selected business object.

6 10. A system as claimed in claim 9, wherein said database interface is further  
7 configured to receive from said database responses to said standard query language  
8 formatted calls.

9 11. A system as claimed in claim 10, wherein said database interface is further  
10 configured to structure and generate messages to said selected business object in an  
11 extensible markup language format, based on said database responses.

12 12. A system as claimed in claim 1, wherein said payment processing system is  
13 further operable to translate invoice data received from said biller system prior to storage  
14 on said database.

15 13. A system as claimed in claim 1, wherein said business object is selected from the  
16 group consisting of: an object for reviewing invoices, an object for making adjustments to  
17 invoices, and an object for initiating invoice payment.

18 14. A system as claimed in claim 1, wherein said payment processing system is  
19 capable of connection to a network, and wherein said biller system and said payor system  
20 comprise hardware and software for connecting to said payment processing system via  
21 said network.

1 15. A system as claimed in claim 5, wherein said business service provider system  
2 comprises hardware and software for connecting to said payment processing system via a  
3 network.

4 16. A system as claimed in claim 14, wherein said network is selected from the group  
5 consisting of: local area network, wide area network, internet, intranet, extranet, a  
6 TCP/IP-based network, a wireless network, an e-mail based network of e-mail  
7 transmitters and receivers, a modem-based telephonic network, and an interactive  
8 telephonic network accessible to users by telephone.

9 17. A system as claimed in claim 16, wherein said payment processing system is  
10 further operable to perform an action via said network selected from the group consisting  
11 of: transmitting to said payor system said invoice data, adjudicating said invoice data,  
12 allowing said payor system to pay said biller system, and one or more of the foregoing  
13 actions in combination.

14 18. A system as claimed in claim 15, wherein said network is selected from the group  
15 consisting of: local area network, wide area network, internet, intranet, extranet, a  
16 TCP/IP-based network, a wireless network, an e-mail based network of e-mail  
17 transmitters and receivers, a modem-based telephonic network, and an interactive  
18 telephonic network accessible to users by telephone.

19 19. A system as claimed in claim 14, wherein said payment processing system further  
20 comprises computer-readable memory adapted for receiving and storing data and  
21 commands from said biller system and said payor system via said network.

22 20. A system as claimed in claim 1, wherein said payment processing system further  
23 comprises a security mechanism for restricting unauthorized access.

1     21.     A system as claimed in claim 20, wherein said security mechanism is selected  
2     from the group consisting of: a digital signature, a PIN number, a password, a master key,  
3     and one or more of the foregoing in combination.

4 22. A system as claimed in claim 1, further comprising at least one firewall.

5 23. A system as claimed in claim 1, further comprising a backup mechanism adapted  
6 to store a mirror copy of said data stored on said database and permitting access to said  
7 mirror copy of said data in the event said original data is corrupt or unavailable.

8 24. A system as claimed in claim 7, wherein said biller system is adapted to access  
9 said payment processing system via a web browser.

10 25. A system as claimed in claim 7, wherein said payor system is adapted to access  
11 said payment processing system via a web browser.

12 26. A system as claimed in claim 5, wherein said business service provider system is  
13 adapted to access said payment processing system via a web browser.

14 27. A system as claimed in claim 1, wherein said invoice data comprises at least one  
15 payor system, at least one invoice stream, and at least one biller system identifier.

16 28. A system as claimed in claim 1, further comprising access control comprising a  
17 list of users, and a user identification and password for each user.

18 29. A system as claimed in claim 28, wherein said access control is operable to  
19 govern whether a user is permitted to access each said business object.

20 30. A system as claimed in claim 1, further comprising a business function selection  
21 object, said object residing on said application server.

1 31. A system as claimed in claim 1, further comprising an invoice loader adapted to  
2 perform said receipt of said invoice data and said storage of said invoice data on said  
3 database.

4 32. A system as claimed in claim 1, wherein said biller system is adapted to access  
5 said payment processing system via a non-browser XML-enabled application.

6 33. A system as claimed in claim 1, wherein said payor system is adapted to access  
7 said payment processing system via a non-browser XML-enabled application.

8 34. A system as claimed in claim 5, wherein said business service provider system is  
9 adapted to access said payment processing system via a non-browser XML-enabled  
10 application.